

Borrower Name: Ross, Ryan
 Property Address: 500 Locust St Indiana, PA 15701
 Servicer Name: S & T Bank
 Loan Number: 01000614006

Full History

Date	Activity By	Action Taken
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09/13/2018 12:29:31 PM ET	Attorney	File Submitted
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File Submitted by Richard Allen.
 The following documents were submitted:
[Ross \(Loan #01000614006\) - Borrower Authorization \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Uniform Borrower Assistance Form \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - HAMP Request for Mortgage Assistance \(RMA\) \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Mortgage Assistance Application Form 710 \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Financial Statement \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Hardship Letter \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - IRS Form 4506-T \(Borrower\) \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Dodd-Frank Certification \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Government Monitoring Data \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Certification & Authoriization \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Request for Loss Mitigation Review \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Co-Borrower Income \(Wages\) - Most recent 2 pay stubs \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Most Recent 3 Month's Complete Bank Statement \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Most Recent 2 Tax Returns \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Proof of Occupancy \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Hardship - Long Term Disability \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Most Recent 2 W-2 Forms \(Added 09-13-2018\)](#)
[Ross \(Loan #01000614006\) - Loss Mitigation Order \(Added 09-13-2018\)](#)

09/13/2018 12:46:54 PM ET	Servicer	File Opened
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File Opened by Linda Wolfe

09/14/2018 12:56:23 PM ET	Servicer	Docs Incomplete Notice
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File Rejected by: Linda Wolfe.
Reason: Incomplete Package
Due Date: 10-05-2018
Message:
 • **List of All Real Estate Owned (include real estate tax, insurance, lender, account number and current balance):** We need copies of the real estate taxes and home owners insurance. The account would be escrowed if approved.

09/14/2018 01:06:54 PM ET	Servicer	Message Sent
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From: Linda Wolfe (Servicer)
Subject: income and expenses
Message:
 The income and expenses on the FNMA Borrower Assistance Form, the Making Home Affordable Program Request For Mortgage Assistance form and the Financial Statements do not match the income and expenses on the S&T Bank Loss Mitigation Program application. There is a large variance. Please specify which information is correct.

Date

Activity By

Action Taken

01/16/2019 01:28:50 PM ET

Attorney

Message Sent

From: Richard Allen (Borrower Attorney)

Subject: Motion Extend LMP

Message:

Attached please find a motion to extend the LMP time period, filed with the court. Also, please let me know what you require in order to facilitate things going forward. Thank you.

Attached Files:

[Ross \(Loan #01000614006\) - motion extend LMP \(Added 01-16-2019\)](#)

[Ross \(Loan #01000614006\) - order \(Added 01-16-2019\)](#)

[Ross \(Loan #01000614006\) - portal history \(Added 01-16-2019\)](#)

01/18/2019 03:54:53 PM ET

Servicer

Message Sent

From: Linda Wolfe (Servicer)

Subject: RE: Motion Extend LMP

Message:

We still need the same information as requested in September. The package is incomplete pending receipt of copies of his real estate taxes and home owners insurance. We also need accurate income information as the different forms had different amounts.

02/27/2019 06:04:57 PM ET

Attorney

Message Sent

From: Richard Allen (Borrower Attorney)

Subject: Motion to extend LMP

Message:

Attached please find the Motion to extend Loss Mitigation which was filed in the Court. The Ross's are supposed to be getting me the needed documents at any time. They only own one piece of real estate - just their residence.

Attached Files:

[Ross \(Loan #01000614006\) - motion extend LMP Update 1 \(Added 02-27-2019\)](#)

03/18/2019 02:37:40 PM ET

Attorney

Message Sent

From: Richard Allen (Borrower Attorney)

Subject: Documents

Message:

Attached are some documents I received from Mr. and Mrs. Ross - please let me know if there is anything else you need.

Attached Files:

[Ross \(Loan #01000614006\) - List of All Real Estate Owned \(include real estate tax, insurance, lender, account number and current balance\) \(Added 03-18-2019\)](#)

03/18/2019 03:07:42 PM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Linda Wolfe (Servicer)

Subject: RE: Documents

Message:

We still need to verify the income. The Making Home Affordable application and the Uniform Borrower Assistance Form have the income at \$4,375.98 and the S&T Loss Mitigation application has the income as \$3,818.00. Which income is correct?

03/20/2019 04:57:11 PM ET

Attorney

Message Sent

From: Richard Allen (Borrower Attorney)

Subject: RE: Documents

Message:

Sorry about the discrepancy - I will contact the Ross's ASAP and get you the information.

04/02/2019 10:35:40 AM ET

Servicer

Message Sent

From: Linda Wolfe (Servicer)

Subject: RE: Documents

Message:

Have you been able to verify the income?

04/03/2019 01:51:57 PM ET

Attorney

Message Sent

From: Richard Allen (Borrower Attorney)

Subject: RE: Documents

Message:

I have been unsuccessfully trying to get a hold of the Ross's. Let me keep trying and I will be in touch as soon as possible.